

## United States Bankruptcy Court

### WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 19-10813-TPA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Breana R. Hayes  
8 Coutter Road  
Greenville, PA 16125

Social Security No.:  
xxx-xx-2769

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR  
Daniel P. Foster  
Foster Law Offices  
PO Box 966  
Meadville, PA 16335  
Telephone number: 814.724.1165

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS  
January 28, 2020  
01:00 PM  
Bankruptcy Court Conference Room B110, U.S.  
Courthouse, 17 South Park Row, Erie, PA 16501

NAME/ADDRESS OF TRUSTEE  
Ronda J. Winneccour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

CONFIRMATION HEARING DATE/TIME/LOC  
January 28, 2020  
01:00 PM  
Bankruptcy Court Conference Room B110, U.S.  
Courthouse, 17 South Park Row, Erie, PA 16501

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 12/12/19

BY THE COURT

Thomas P. Agresti  
Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Breana R. Hayes  
 Debtor

Case No. 19-10813-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: aala  
Form ID: rsc13Page 1 of 2  
Total Noticed: 19

Date Rcvd: Dec 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2019.

db +Breana R. Hayes, 8 Coutter Road, Greenville, PA 16125-8123  
 15103517 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 15120057 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15103520 +Midland Funding LLC, 350 Camino De La Reina, Suite 300, San Diego, CA 92108-3007  
 15103527 +US Department of Education / Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 13 2019 03:21:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2019 03:38:18  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15103516 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 13 2019 03:37:39 Capital One N.A.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 15103518 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 13 2019 03:38:26 LVNV Funding LLC,  
 assignee of Capital One Bank (USA) NA, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 15108361 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 13 2019 03:38:29 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15103519 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2019 03:21:24 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 15103522 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2019 03:38:53  
 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541  
 15103521 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 13 2019 03:21:26 Penn Power,  
 5001 NASA Boulevard, Fairmont, WV 26554-8248  
 15106881 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2019 03:21:12  
 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
 15103523 +E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2019 03:21:12  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 15103524 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 13 2019 03:21:34 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 15103525 E-mail/Text: philadelphia.bnc@ssa.gov Dec 13 2019 03:21:35  
 Social Security Administration Office, 155-10 Jamaica Avenue, Jamaica, NY 11432  
 15103526 +E-mail/PDF: gecscedi@recoverycorp.com Dec 13 2019 03:37:37 Syncb / JCPenney, Po Box 965007,  
 Orlando, FL 32896-5007  
 15104610 +E-mail/PDF: gecscedi@recoverycorp.com Dec 13 2019 03:37:37 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 15139919\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
 15118213\* +Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408  
 15108767\* +US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: aala  
Form ID: rsc13

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Dec 12, 2019

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Breana R. Hayes dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 4